



FEMA

NEWS RELEASE STATE/FEDERAL DISASTER FIELD OFFICE JOINT INFORMATION CENTER



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FOR IMMEDIATE RELEASE

WHAT DOES THE NATIONAL FLOOD INSURANCE PROGRAM COVER IN MY BASEMENT?

EVERETT, WA – The severe storms and flooding of October 15th through 23rd have left many WA residents with damage to their basements. Many of the homes were insured under the National Flood Insurance Program (NFIP); however, many are unsure about what is covered by their insurance plan.

The NFIP defines a basement as any area of a building with a floor that is below the natural ground level on all sides; otherwise, it is considered the first floor.

The following items are covered under building coverage as long as they are connected to a power source and installed in their functioning location:

- Sump pumps
- Well water tanks and pumps, cisterns and the water in them
- Oil tanks and the oil in them, natural gas tanks and the gas in them
- Pumps and/or tanks used in conjunction with solar energy
- Furnaces, hot water heaters, air conditioners and heat pumps
- Electrical junction and circuit breaker boxes and required utility connections
- Foundation elements
- Stairways, staircases, elevators and dumbwaiters
- Unpainted drywall and sheet rock walls and ceilings, including fiberglass insulation
- Cleanup

The following items are covered under contents coverage:

- Clothes washers and dryers
- Food freezers and the food in them

Flood insurance does not cover basement improvements or items not necessary in making the home safe, sanitary and functional, such as carpeting, finished walls, paint, floors, ceilings, furniture or personal belongings that may be kept in the basement. Necessary items are included under building coverage and some under contents coverage. The NFIP encourages people to purchase both building and contents coverage for the broadest protection.

For more information, please contact your current flood insurance provider even if you are not in one of the disaster declared counties.

On March 1, 2003, FEMA became part of the U.S. Department of Homeland Security. FEMA's continuing mission within the new department is to lead the effort to prepare the nation for all hazards and effectively manage federal response and recovery efforts following any national incident. FEMA also initiates proactive mitigation activities, trains first responders, and manages Citizen Corps, the National Flood Insurance Program and the U.S. Fire Administration.

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Note to Editors: Disaster information is available on FEMA's World Wide Web at <http://www.fema.gov> or the Washington Emergency Management Division at <http://emd.wa.gov>.